



Press Release

For release at noon, October 14, 2021

Delinquency Rate of Domestic Banks' WD Loans, August 2021

The delinquency rate of domestic banks' won-denominated (WD) loans—classified as the percentage of loans with principal of interest payment past due by at least one month—as of end-August 2021 stood at 0.28%, up 0.01%p from a month earlier and down 0.09%p from a year earlier. In August, the amount of newly delinquent loans grew KRW0.1 trillion from the previous month while that of resolved loans increased KRW0.2 trillion month on month.

Meanwhile, the delinquency rate of loans to large companies declined from 0.37% to 0.30% between July and August, 2021. The rate of loans to SMEs, however, increased from 0.34% to 0.37% month on month. In addition, when it came to household loans, the delinquency rate was up 0.01%p to 0.19%.

Figure. Loan Delinquency Rate Trend, August 2021

(In percentage)

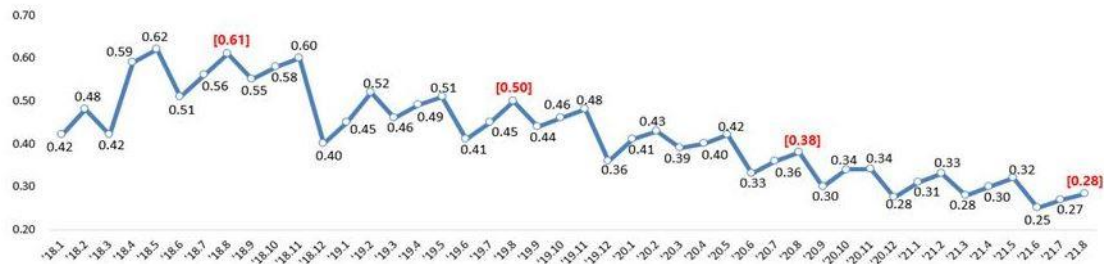


Table. Delinquency Rate by Loan Type, August 2021*

(In percentage)

	2018	2019	2020	2021	
	Aug	Aug	Aug	Jul	Aug
Business loans	0.88	0.65	0.47	0.35	0.36
Large companies	1.80	0.68	0.29	0.37	0.30
SMEs	0.66	0.64	0.51	0.34	0.37
Household loans	0.30	0.32	0.27	0.18	0.19
Mortgage loans	0.21	0.23	0.18	0.11	0.11
Unsecured loans	0.50	0.54	0.48	0.33	0.36
Total	0.61	0.50	0.38	0.27	0.28

*The figures on August 2021 are preliminary as of the release date and subject to change.

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